Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
MIDDLE DISTRICT OF TENNESSEE	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	CHRISTOPHER First name ROBERTS Middle name KELLY Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	3	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6987	

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs		
5.	Where you live	200 21ST AVE SOUTH APT 1018	If Debtor 2 lives at a different address:		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Davidson			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

No. Go to line 12.

bankruptcy petition.

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	tor 1 CHRISTOPHER R	OBERTS	KELLY		Case number (if	known)		
Par	6: Answer These Quest	ions for R	eporting Purposes					
16.	What kind of debts do you have?	16a.				in 11 U.S.C. § 101(8) as "incurred by an		
			■ No. Go to line 16b.					
			☐ Yes. Go to line 17.					
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			☐ No. Go to line 16c.					
			Yes. Go to line 17.					
		16c.	State the type of debts you owe t	hat are not consur	mer debts or business d	ebts		
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7. G	Go to line 18.				
	after any exempt	☐ Yes.	I am filing under Chapter 7. Do yo are paid that funds will be available			is excluded and administrative expenses		
	administrative expenses		□ No					
	are paid that funds will be available for		□Yes					
	distribution to unsecured creditors?							
18.	How many Creditors do	1 -49		1 ,000-5,000)	2 5,001-50,000		
	you estimate that you owe?	□ 50-99		☐ 5001-10,000		☐ 50,001-100,000		
		□ 100-1 □ 200-9		□ 10,001-25,0	000	☐ More than100,000		
19.	How much do you	\$0 - \$	50,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?	□ \$50,0	01 - \$100,000		□ \$1,000,000,001 - \$10 billion			
		□ \$100,001 - \$500,000 □ \$500,001 - \$1 million			1 - \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
		— \$500,	001 -					
20.	How much do you estimate your liabilities	\$0 - \$	*	\$ 1,000,001		□ \$500,000,001 - \$1 billion		
	to be?	_ ' '	001 - \$100,000 001 - \$500,000	□ \$10,000,001		□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion		
		□ \$500,001 - \$1 million		□ \$50,000,001 □ \$100,000,00	1 - \$100 million 01 - \$500 million	☐ More than \$50 billion		
Par	7: Sign Below							
_	you	I have ex	camined this petition, and I declare	under penalty of r	neriury that the informati	on provided is true and correct		
	,,,,		•			·		
			tates Code. I understand the relief			der Chapter 7, 11,12, or 13 of title 11, se to proceed under Chapter 7.		
			rney represents me and I did not p nt, I have obtained and read the no			n attorney to help me fill out this		
		I request	relief in accordance with the chapt	ter of title 11, Unite	ed States Code, specifie	ed in this petition.		
			cy case can result in fines up to \$2			roperty by fraud in connection with a rs, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		/s/ CHR	ISTOPHER ROBERTS KELLY	Υ				
			FOPHER ROBERTS KELLY e of Debtor 1		Signature of Debtor 2			
		Executed			Executed on			
			MM / DD / YYYY		MM / D	D/YYYY		

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Steven L. Lefkovitz	Date	November 26, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Steven L. Lefkovitz 5953		
Printed name		
LEFKOVITZ & LEFKOVITZ		
Firm name		
618 CHURCH ST., #410		
NASHVILLE, TN 37219		
Number, Street, City, State & ZIP Code		
Contact phone 615-256-8300	Email address	slefkovitz@lefkovitz.com
5953 TN		
Bar number & State		

Fill in this info	rmation to identify your	case:			
Debtor 1	CHRISTOPHER R				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	MIDDLE DISTRIC	CT OF TENNESSEE		
Case number (if known)					☐ Check if this is an amended filing
B 104					
	idual Chapter	11 Cases:	List of Creditors	Who Have the	e 20 Largest
	•		nd Are Not Inside		12/15
Be as complete information.	places the creditor amo and accurate as possib	ng the holders of	ims by secured creditors unle the 20 largest unsecured clai people are filing together, bot rgest to Smallest. Do Not Inc	ms. th are equally responsik	ole for supplying correct
					Unsecured claim
1		What i	s the nature of the claim?	Credit Card	\$ \$8,494.00
Po Bo	Amer ox 982238 so, TX 79998	As of t □ □ □ □	he date you file, the claim is: Contingent Unliquidated Disputed None of the above apply	Check all that apply	
		Does t	he creditor have a lien on you	ur property?	
			No		
Contact			Yes. Total claim (secured and Value of security:	d unsecured) \$ - \$	
Contact p	phone		Unsecured claim	\$	
2 Brant	Gamble	What i	s the nature of the claim?	WILLIAMSON COUNTY CHANC 47696	\$ \$3,000,000.00 ERY

B104 (Official Form 104)

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims

Does the creditor have a lien on your property?

None of the above apply

As of the date you file, the claim is: Check all that apply

Contingent

No

Unliquidated Disputed

Page 1

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c/o Russell Morgan, Bradley

1600 Division St, STE 700 Nashville, TN 37203-2754

Arant Boult

Best Case Bankruptcy

btor 1	CHRISTOPHER ROBERTS	KELLY	Case nu	umber (if known)		
_	Contact Contact phone			Yes. Total claim (secured and unsecured) Value of security: Unsecured claim		- - -
		What	is the nature of the claim?	Credit Card	\$_\$32,03	1.00
I	Chase Card P.o. Box 15298 Wilmington, DE 19850	As of □ □ □	the date you file, the claim is: Contingent Unliquidated Disputed None of the above apply	Check all that app	ply	
_		_	the creditor have a lien on yo	ur property?		
_	Contact	_ 🗖	No Yes. Total claim (secured an Value of security:	d unsecured)	\$	-
(Contact phone		Unsecured claim		\$ 	-
	Citi Shell	What	is the nature of the claim?	Credit Card	s_\$108.0	0
	Po Box 6497 Sioux Falls, SD 57117	As of □ □ □	the date you file, the claim is: Contingent Unliquidated Disputed None of the above apply	: Check all that app	ply	
_		Does	the creditor have a lien on yo	ur property?		
_	Contact Contact phone	- -	No Yes. Total claim (secured an Value of security: Unsecured claim	d unsecured)	\$ - \$ 	- - -
		What	is the nature of the claim?	Lease	\$_\$16,31	3.00
_ i	Frd Motor Cr Po Box Box 542000 Omaha, NE 68154	As of □ □ □	the date you file, the claim is: Contingent Unliquidated Disputed None of the above apply	Check all that app	ply	
_		Does	the creditor have a lien on yo	ur property?		
(Contact	_ =	No Yes. Total claim (secured an Value of security:	,	\$ \$16,313.00 - \$ Unknown	-
(Contact phone		Unsecured claim		\$ \$16,313.00	- -
	Co Donk Hos	What	is the nature of the claim?	Unsecured	\$_\$23,35	2.00
_ I	Gs Bank Usa Po Box 45400 Salt Lake City, UT 84145	As of	the date you file, the claim is: Contingent Unliquidated	: Check all that app	ply	

B 104 (Official Form 104)

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims

Page 2

Debtor	CHRISTOPHER ROBERTS KELLY		Case number (if known)				
			None of the above apply				
		Does	the creditor have a lien on you	r property?			
			No				
	Contact		Yes. Total claim (secured and	unsecured)	\$		
		_	Value of security:		- \$		
	Contact phone		Unsecured claim		\$		
7		What	is the nature of the claim?	WILLIAMS COUNTY (47696	SON CHANCERY	\$ \$3,000,000.00	
	Michele Sexton						
	c/o Russell Morgan, Bradley Arant Boult	As of ■	the date you file, the claim is: (Contingent	Check all that a	pply		
	1600 Division St, STE 700		Unliquidated				
	Nashville, TN 37203-2754		Disputed				
			None of the above apply				
		Does	the creditor have a lien on you	r property?			
			No				
	Contact		Yes. Total claim (secured and	unsecured)	\$		
		_	Value of security:		- \$		
	Contact phone		Unsecured claim	\$			
8		What	is the nature of the claim?	Unsecure	d	\$ \$32,399.00	
	Prosper Marketplace In						
	221 Main St Ste 300	_	the date you file, the claim is: (Check all that a	pply		
	San Francisco, CA 94105		Contingent				
			Unliquidated Disputed				
		■	None of the above apply				
			the creditor have a lien on you	r property?			
			No				
	Contact	_ 🗆	Yes. Total claim (secured and	unsecured)	\$		
		_	Value of security:		- \$		
	Contact phone		Unsecured claim		\$		
9		What	is the nature of the claim?	Real Estat	e Mortgage	\$ \$635,121.00	
	Suntrust Bank/cc 510						
	1001 Semmes Ave		the date you file, the claim is:	Check all that a	pply		
	Richmond, VA 23224		Contingent Unliquidated				
			Disputed				
			None of the above apply				
		Does	the creditor have a lien on you	r property?			
			No				
	Contact		Yes. Total claim (secured and	unsecured)	\$ \$635,12	21.00	
	Contact	_	Value of security:		-\$ Unknow		
	Contact phone	_	Unsecured claim		\$ \$635,12		
	•				· · · · · · · · · · · · · · · · · · ·		

B 104 (Official Form 104)

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims

Page 3

Debtor 1	CHRISTOPHER ROBERTS KELLY		Case number (if known)	
Part 2:	Sign Below			
Under per	nalty of perjury, I declare that the information pro	ovided in this for	n is true and correct.	
X /s/ C	HRISTOPHER ROBERTS KELLY	X		
_	ISTOPHER ROBERTS KELLY sture of Debtor 1	Sig	nature of Debtor 2	

Date

B 104 (Official Form 104)

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims

Best Case Bankruptcy

Page 4

Date November 26, 2018

CHRISTOPHER ROBERTS KELLY 200 21ST AVE SOUTH APT 1018 NASHVILLE TN 37203 SUNTRUST BANK/CC 510 1001 SEMMES AVE RICHMOND VA 23224

STEVEN L. LEFKOVITZ LEFKOVITZ & LEFKOVITZ 618 CHURCH ST., #410 NASHVILLE, TN 37219

BK OF AMER PO BOX 982238 EL PASO TX 79998

BRANT GAMBLE C/O RUSSELL MORGAN, BRADLEY ARANT BOULT 1600 DIVISION ST, STE 700 NASHVILLE TN 37203-2754

CHASE CARD P.O. BOX 15298 WILMINGTON DE 19850

CITI SHELL PO BOX 6497 SIOUX FALLS SD 57117

FRD MOTOR CR PO BOX BOX 542000 OMAHA NE 68154

GS BANK USA PO BOX 45400 SALT LAKE CITY UT 84145

MICHELE SEXTON C/O RUSSELL MORGAN, BRADLEY ARANT BOULT 1600 DIVISION ST, STE 700 NASHVILLE TN 37203-2754

PROSPER MARKETPLACE IN 221 MAIN ST STE 300 SAN FRANCISCO CA 94105